

What to Expect After Registering for FEMA Disaster Assistance in PA

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PHILADELPHIA – If you suffered property damage or loss directly caused by the remnants of Hurricane Ida and live in Pennsylvania Counties of Bucks, Chester, Delaware, Montgomery, Philadelphia, or York, you are encouraged to register with the Federal Emergency Management Agency (FEMA) and apply for disaster assistance – even if you have insurance. Help may be available for uninsured or underinsured damages and if insurance claims are not promptly settled.

If you have insurance coverage, first file a claim. If you have uninsured or underinsured losses, register with FEMA by either going online to disasterassistance.gov, downloading the [FEMA app](#), or by calling the FEMA Helpline at 1-800-621-FEMA (3362), or TTY 1-800-462-7585. Additionally, FEMA has [Disaster Survivor Assistance \(DSA\) Teams deployed throughout the impacted area](#) to provide hands-on assistance with registration and to answer questions.

When applying for assistance, you will receive a nine-digit registration number that can be used for reference when corresponding with FEMA. You can check the status of your application online at disasterassistance.gov, by calling the FEMA Helpline or in person with a FEMA DSA Team by using that nine-digit registration number.

FEMA assistance is not a replacement for insurance but can assist with basic needs to help start your recovery. This includes assistance to make essential home repairs, find a temporary place to stay and repair or replace certain household items. You don't have to wait for FEMA to start cleaning up but be sure to take photographs or video of the damage and keep all receipts for repair work.

Home Repairs

- Survivors whose homes suffered Hurricane Ida-related damage and are uninsured or underinsured may be eligible for help from FEMA to restore their homes to a livable condition.
- Federal assistance from FEMA provides only the basic needs for a home – including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may



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include non-essential cabinets and garage doors.

- A home inspection is required to calculate and verify the loss.
- Livable homes meet the following conditions:
 - The exterior is structurally sound, including the doors, roof and windows.
 - The electricity, gas, heat, plumbing, and sewer and septic systems work properly.
 - The interior areas are structurally sound, including ceiling and floors.
 - The home is capable of being used for its intended purpose.

Examples

- Appliances: FEMA may assist in the replacement or repair of disaster-damaged hot-water heaters and furnaces. Non-essential items like dishwashers and home entertainment equipment will not be considered.
- Ceiling and Roof Damage: FEMA may assist to repair disaster-caused leaks in a roof that damaged ceilings and electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- Floors: FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.
- Windows: FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- FEMA calculations to verify loss vary because every applicant's situation is different, so awards vary among survivors.

Other Kinds of Help

Financial assistance is available for necessary expenses and serious needs directly caused by the disaster, including:

- Child-care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Damage to essential household items:
 - Room furnishings
 - Appliances
 - Clothing
 - Specialized tools, and protective clothing and equipment required for a job
- Necessary educational materials like computers, schoolbooks and supplies
- Damage to an essential vehicle (must have liability insurance to be considered for repair/replacement assistance)
- Moving and storage expenses caused by the disaster



- Miscellaneous items purchased as a result of the disaster such as a generator, chainsaw or dehumidifier.

FEMA Inspections

Part of the FEMA disaster assistance registration process includes providing a call back phone number for FEMA to contact you to set up a home inspection and to obtain other required information. If you report your home is not livable, sanitary and safe when you register, it may be necessary for FEMA to perform an inspection of the damaged property. FEMA inspectors will contact you to meet at the address where the damage was reported.

The inspector's phone number may be from out of state, or show up on your caller ID as unavailable, so be sure to answer the phone. If the call goes to voicemail, the inspector will leave a call-back number, or you may receive a text message if no other contact is able to be made.

Due to COVID-19, the inspector will be following current CDC guidance. You will need to show the inspector your photo ID. You will **not** be asked to provide your social security number or bank account information. **There is no cost for a FEMA inspection.**

After your home inspection has taken place, a record of the disaster-caused damage is given to FEMA. From that record your eligibility for disaster assistance will be determined. If you qualify for a grant, the funds will be issued via direct deposit. A letter will also be sent explaining the assistance you qualified for.

Reasonable accommodations, including translation and ASL interpreters will be available to ensure effective communication with applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, please give FEMA the number for that service when filling your application.

You may invite a designated party, such as a household member, relative or friend, to assist in communicating with the inspector.

All FEMA inspectors can be identified by their official federal photo ID badge. If you are in any doubt when receiving a call or an inspection visit from someone stating they are FEMA personnel, do not give out any information, but call 800-621-3362 (TTY: 800-462-7585) between 7 a.m. and 11 p.m. ET to verify the call or visit is legitimate.



If you suspect someone is committing fraud, call the FEMA Disaster Fraud Hotline at 866-720-5721 or your local police department.

In addition to FEMA's Individual Assistance, [Hazard Mitigation Grant Program](#) assistance, for actions taken to prevent or reduce long term life and property from natural hazards, is available on a cost-sharing basis, to all areas in the Commonwealth of Pennsylvania.

Craig Levy has been named as the Federal Coordinating Officer for federal recovery operations in the affected areas. Levy stated that additional designations may be made at a later date, if requested by the state and warranted by the results of further assessments.

For more information about FEMA's support to Pennsylvania's recovery, visit www.fema.gov/disaster/4816.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs.

FEMA's mission is helping people before, during, and after disasters. FEMA Region 3's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia.

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